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10/710,742	07/30/2004	Henry TSUEI	4960-46358	4741

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MORRIS MANNING MARTIN LLP
3343 PEACHTREE ROAD, NE
1600 ATLANTA FINANCIAL CENTER
ATLANTA, GA 30326

EXAMINER
CHANG, EDWARD

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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

	Application No.	Applicant(s)
Office Action Summary	10/710,742	TSUEI ET AL.
	Examiner	Art Unit	
	EDWARD CHANG	4143	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE <u>3</u> MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on *July 30, 2004*.

2a)☐ This action is **FINAL**.   2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) *1-34* is/are pending in the application.

    4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) *1-34* is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☒ The drawing(s) filed on *30 July 2004* is/are: a)☒ accepted or b)☐ objected to by the Examiner.

    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

    Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a)☐ All   b)☐ Some * c)☐ None of:

      1.☐ Certified copies of the priority documents have been received.

      2.☐ Certified copies of the priority documents have been received in Application No. _____.

      3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

    * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1)☒ Notice of References Cited (PTO-892)

2)☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3)☐ Information Disclosure Statement(s) (PTO/SB/08)
    Paper No(s)/Mail Date _____.

4)☐ Interview Summary (PTO-413)
    Paper No(s)/Mail Date. _____ .

5)☐ Notice of Informal Patent Application

6)☐ Other: _____.

DETAILED ACTION

Status of Claims

1.   This action is in reply to the application filed on 30th of July 2004.

2.   Claims 1-34 are currently pending and have been examined.

Election/Restrictions

Restriction t o one of the following inventions is required under 35 U.S.C 121:

I.   Claims 1-34, drawn to anonymous transaction system, classified in class 705, subclass 74.

II.   Claims 35-39, drawn to credit card processing, classified in class 705, subclass 39.

3.   Inventions I and II are related as combination and subcombination. Inventions in this relationship are distinct if it can be shown that (1) the combination as claimed does not require the particulars of the subcombination as claimed for patentability, and (2) that the subcombination has utility by itself or in other combinations (MPEP § 806.05(c)). In the instant case, the combination as claimed does not require the particulars of the subcombination as claimed because anonymous transactions do not require credit card accounts. The subcombination has separate utility such as online credit card transactions.

The examiner has required restriction between combination and subcombination inventions. Where applicant elects a subcombination, and claims thereto are subsequently found allowable, any claim(s) depending from or otherwise requiring all the limitations of the allowable subcombination will be examined for patentability in accordance with 37 CFR 1.104. See MPEP § 821.04(a). Applicant is advised that if any claim presented in a continuation or divisional application is anticipated by, or includes all the limitations of, a claim that is allowable in the present application, such claim may be subject to provisional statutory and/or nonstatutory double patenting rejections over the claims of the instant application.

4.   Restriction for examination purposes as indicated is proper because all these inventions listed in this action are independent or distinct for the reasons given above and there would be a serious search

and examination burden if restriction were not required because one or more of the following reasons apply:

(a) the inventions have acquired a separate status in the art in view of their different classification;

(b) the inventions have acquired a separate status in the art due to their recognized divergent subject matter;

(c) the inventions require a different field of search (for example, searching different classes/subclasses or electronic resources, or employing different search queries);

(d) the prior art applicable to one invention would not likely be applicable to another invention;

(e) the inventions are likely to raise different non-prior art issues under 35 U.S.C. 101 and/or 35 U.S.C. 112, first paragraph.

Applicant is advised that the reply to this requirement to be complete must include (i) an election of a invention to be examined even though the requirement may be traversed (37 CFR 1.143) **and (ii) identification of the claims encompassing the elected invention.**

The election of an invention may be made with or without traverse. To reserve a right to petition, the election must be made with traverse. If the reply does not distinctly and specifically point out supposed errors in the restriction requirement, the election shall be treated as an election without traverse. Traversal must be presented at the time of election in order to be considered timely. Failure to timely traverse the requirement will result in the loss of right to petition under 37 CFR 1.144. If claims are added after the election, applicant must indicate which of these claims are readable on the elected invention.

If claims are added after the election, applicant must indicate which of these claims are readable upon the elected invention.

Should applicant traverse on the ground that the inventions are not patentably distinct, applicant should submit evidence or identify such evidence now of record showing the inventions to be obvious variants or clearly admit on the record that this is the case. In either instance, if the examiner finds one of the inventions unpatentable over the prior art, the evidence or admission may be used in a rejection under 35 U.S.C. 103(a) of the other invention.

5.   During a telephone conversation with John R. Harris on November 19, 2007 a provisional election was made without traverse to prosecute the invention of Group I, claims 1-34. Affirmation of this election must be made by applicant in replying to this Office action. Claims 35-39 are withdrawn from further consideration by the examiner, 37 CFR 1.142(b), as being drawn to a non-elected invention.

Claim Objections

6.   Claim 17 is objected to because of the following informalities: claim 10 reads, "*...reflecting the second credit tine...*" It should be "*...reflecting the second credit line...*"

7.   Claims 2, 4, 5, 7, and 8 are objected to because of the following informalities: the wording of the claims suggests a Markush grouping, however applicant improperly recites the list in the alternative form by employing the conjunction *or*. Appropriate correction is required. See MPEP 2173.05(h).

Claim Rejections - 35 USC § 112

8.   The following is a quotation of the second paragraph of 35 U.S.C. 112:

> The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

9.   Claims 23, 25, and 31 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

As per Claim 23:

- The claim 23 recites the limitation *the indication provided*. There is insufficient antecedent basis for this limitation in the claim. Appropriate correction is required.

As per Claim 25:

- The claim 25 recites the limitation *the website area*. There is insufficient antecedent basis

  for this limitation in the claim. Appropriate correction is required.

As per Claim 31:

- The claim 31 recites the limitation *the types of transactions performed*. There is

  insufficient antecedent basis for this limitation in the claim. Appropriate correction is

  required.

Claim Rejections - 35 USC § 101

10.   35 U.S.C. 101 reads as follows:

> Whoever invents or discovers any new and useful process, machine, manufacture, or
> composition of matter, or any new and useful improvement thereof, may obtain a patent therefor,
> subject to the conditions and requirements of this title.
> Appropriate correction is required.

11.   Claims 33-34 are rejected under 35 U.S.C. 101 because the claimed invention is directed to non-

functional data. Replacing the words *computer program code* with "computer-executable program tangibly

embodied on a computer readable medium" is a suggestion for how to bring these claims into compliance

with 35 U.S.C. 101 because "a computer-executable program tangibly embodied on a computer readable

medium" is functional statutory subject matter.

Claim Rejections - 35 USC § 102

12.   The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for

the rejections under this section made in this Office action:

> A person shall be entitled to a patent unless –

> (e) the invention was described in (1) an application for patent, published under section 122(b), by
> another filed in the United States before the invention by the applicant for patent or (2) a patent
> granted on an application for patent by another filed in the United States before the invention by the
> applicant for patent, except that an international application filed under the treaty defined in section
> 351(a) shall have the effects for purposes of this subsection of an application filed in the United States
> only if the international application designated the United States and was published under Article 21(2)
> of such treaty in the English language.

Examiner's Note: The Examiner has pointed out particular references contained in the prior art of record within the body of this action for the convenience of the Applicant. Although the specified citations are representative of the teachings in the art and are applied to the specific limitations within the individual claim, other passages and figures may apply. Applicant, in preparing the response, should consider fully the entire reference as potentially teaching all or part of the claimed invention, as well as the context of the passage as taught by the prior art or disclosed by the Examiner.

13.   Claims 1-9, 11, 30, and 32-34 are rejected under 35 U.S.C. 102(e) as being anticipated by Walker et al. (hereinafter "Walker"); (US 5,794,207).

As per Claim 1:

Walker as shown, also discloses the following limitations:

- *Receiving an electronic communication from a first party, said electronic communication identifying a second party to a transaction between said first party and said second party, said identification of said second party comprising an alias such that said second party need not reveal their true identity to said first party to conduct said transaction;* (See at least Column 26, Line 55+)

- *Using said identification received from said first party to retrieve data that is related to said second party and material said transactions;* (See at least Column 19, Line 29+)

- *Analyzing said retrieved data to determine whether to authorize said transaction; and* (See at least Column 8-9, Line 66+)

- *Providing an indication to said first party as to whether said transaction is authorized.* (See at least Column 8-9, Line 66+)

As per Claim 2:

Walker as shown, also discloses the following limitations:

- *Transaction information including at least one of the group of transaction date, transaction time, transaction amount, transaction type, or an identification of said first party. (See at least Column 9, 17+)*

As per Claim 3:

Walker as shown, also discloses the following limitations:

- *Electronic communication further comprises a PIN. (See at least Column 23, 25+)*

As per Claim 4:

Walker as shown, also discloses the following limitations:

- *Service provider comprises at least one of the group of vendors, merchants, wholesalers, retailers, or ecommerce providers. (See at least Column 10, Line 50+)*

As per Claim 5:

Walker as shown, also discloses the following limitations:

- *Retrieved data comprises at least one of personal or business information. (See at least Column 8, Line 42+)*

As per Claim 6:

Walker as shown, also discloses the following limitations:

- *Business information comprises financial information relating to said second party. (See at least Column 9, Line 1+)*

As per Claim 7:

Walker as shown, also discloses the following limitations:

- *Communication link comprises at least one of a public or a private communication system. (See at least Fig.2, label 245)*

As per Claim 8:

Walker as shown, also discloses the following limitations:

- *Communication link comprises at least one of the group of the internet, a PSTN, or a preexisting public communication system. (See at least Column 8, Line 59+)*

As per Claim 9:

Walker as shown, also discloses the following limitations:

- *Further comprising the step of confirming receipt of said electronic communication received from said first party. (See at least Column 9, Line 5+)*

As per Claim 11:

Walker as shown, also discloses the following limitations:

- *A first party to a transaction receiving an identification of a second party identification is an alias, enabling said second party to enter into said transaction anonymously; (See at least Column 26, Line 55+)*
- *First party causing said identification of said second party to be transmitted electronically to an information hub for authentication of said transaction; (See at least Column 10, Line 57+)*
- *Communication hub receiving said electronic transmission from said first party, said electronic transmission including said second party identification; (See at least Fig. 1, and see at least Column 8, Line 57)*

- *Using said identification received from said first party to retrieve data that is related to said second party and material to said transaction;* (See at least Column 19, Line 29+)

- *Analyzing said retrieved data to determine whether to authorize said transaction; and* (See at least Column 10, Line 57+)

- *Providing an indication to said first party as to whether said transaction is authorized without revealing a true identification of said second party.* (See at least Column 9, Line 5+); (See at least Column 10, Line 1+)

As per Claim 30:

Walker as shown, also discloses the following limitations:

- *Receiving an electronic communication from a first party, said electronic communication identifying a second party to a transaction between said first party and said second party, said identification of said second party comprising an alias such that said second party need not reveal their true identity to said first party to conduct said transaction;* (See at least Column 26, Lines 55+)

- *Retrieving data related to said second party and material to said transaction, said retrieval based on said identification received from said first party;* (See at least Column 19, Lines 29+)

- *Analyzing said retrieved data to determine whether to authorize said transaction;* (See at least Column 8-9, Lines 66+)

- *Providing an indication to said first party as to whether said transaction is authorized.* (See at least Column 8-9, Lines 66+)

As per Claim 32:

Walker as shown, also discloses the following limitations:

- *Confirming receipt of said electronic communication received from said first party.* (See at least Column 9, Lines 5+)

As per Claim 33:

Walker as shown, also discloses the following limitations:

- *At least one processor;* (See at least Fig. 2, label 205)

- *At lease one database accessible by said processor;* (See at least Fig. 2, label 250)

- *computer program code executable by said processor and configured to accommodate anonymous transactions between the two or more parties, said computer program comprising computer program code means for* (See at least Fig. 2, label 240)

- *Receiving an electronic communication from a first party, said electronic communication identifying a second party to a transaction between said first party and said second party, said identification of said second party comprising an alias such that said second party need not reveal their true identity to said first party to conduct said transaction;* (See at least Column 26, Lines 55+)

- *Retrieving data from said database, wherein said data is related to said second party and material to said transaction, said retrieval based on said identification received from said first party;* (See at least Column 19, Lines 29+)

- *Analyzing said retrieved data to determine whether to authorize said transaction;* (See at least Column 8-9, Lines 66+)

- *Providing an indication to said first party as to whether said transaction is authorized.* (See at least Column 8-9, Lines 66+)

As per Claim 34:

Walker as shown, also discloses the following limitations:

- *Confirming receipt of said electronic communication received from said first party.* (See at least Column 9, Lines 5+)

Claim Rejections - 35 USC § 103

14.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

15.   The factual inquiries set forth in *Graham* **v.** *John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1.   Determining the scope and contents of the prior art.
2.   Ascertaining the differences between the prior art and the claims at issue.
3.   Resolving the level of ordinary skill in the pertinent art.
4.   Considering objective evidence present in the application indicating obviousness or nonobviousness.

16.   Claims 12-18 are rejected under 35 U.S.C. 103(a) as being unpatentable over Walker (US 5,794,207) in view of Breck et al. (hereinafter "Breck"); (US 2004/ 0158532 A1).

As per Claim 12:

Walker discloses the limitations as shown in the rejections above. But, **Walker as shown does not discloses the following limitation, but Breck does:**

- *Providing an alias account for credit cardholder on a credit cardholder on a credit card processing system that is associated with a first credit card and that*

identifies the cardholder with an alias identity; (See at least Paragraphs 0013-19, 0048-0060)

- *Providing a primary account for the credit cardholder on the credit card processing system that is associated with a second credit card and identifies the cardholder with the cardholder's real identity; and* (See at least Paragraphs 0013-19, 0048-0060)

- *Providing secure database to create a relationship between the alias account and the primary account to carry out credit card processing functions,* (See at least Paragraphs 0013-19, 0048-0060)

- *Step of using said identification received from said first party to retrieve data related to said second part and material to said transaction comprises retrieving data from said secure database.* (See at least Fig. 8, labels 115, 120, 18)

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify the Walker's method of anonymous transaction as taught by Breck's system to have a secured database of two separate accounts(alias/primary) to anonymously identify the cardholder without revealing the real identity. This greatly increases the security of the identity of the cardholder.

As per Claim 13:

The combination of Walker /Breck discloses the limitations as shown in the rejections above. Furthermore, **Breck as shown, also discloses the following limitations:**

- *Creating the relationship between the alias and primary account by constructing a database that associates a second primary account and a second alias account stored in the secure database.* (See at least Paragraphs 0042-59, 0066-0086)

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify the Walker's method of anonymous transaction as

taught by Breck's system to create a relationship by linking second account having its own alias and primary account with the first account to effectively manage two linked accounts in a single secure database.

As per Claim 14:

The combination of Walker /Breck discloses the limitations as shown in the rejections above. Furthermore, **Breck as shown, also discloses the following limitations:**

- *Constructing a first database that contains information for setting up the second alias account in the secure database;* (See at least Fig. 9, Paragraphs 0042-59, 0066-0086)

- *Constructing a second database containing information for assigning an account number to the second alias account setup from information in the first database;* (See at least Fig. 9, Paragraphs 0042-59, 0066-0086)

- *Constructing a third database containing information to create a profile for an issuer that is assigned to the second alias account constructed from the first database;* (See at least Fig. 9, Paragraphs 0042-59, 0066-0086)

- *Constructing a fourth database that contains information for matching the second alias account created from the first database and a second primary account that corresponds to the primary account on the card processing system; and* (See at least Fig. 9, Paragraphs 0042-59, 0066-0086)

- *Constructing a fifth database containing alias and primary account information for replacing the alias identity with the cardholder's real identity retrieved from the second primary account.* (See at least Fig. 9, Paragraphs 0042-59, 0066-0086)

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify the Walker's method of anonymous transaction as taught by Breck's system to create a relationship by linking multiple accounts with

each account having its own alias and primary account to effectively manage multiple

accounts in a single secure database.

As per Claim 15:

The combination of Walker /Breck discloses the limitations as shown in the rejections above.

Furthermore, **Breck as shown, also discloses the following limitations:**

- *Receiving a security stub from an applicant and using the security stub to setup an alias account in the secure database that corresponds to a second alias account in the credit card processing system;* (See at least Fig. 1, labels 2, 15, 3)

- *Providing the alias account's information to the credit card processing system so that the credit card processing system can set up the second alias account;* (See at least Fig. 8 , labels 105, 6)

- *Receiving a credit card application at the credit card processing system from an applicant to setup the primary account in the credit card processing system; and* (See at least Fig. 8, labels 110, 18)

- *Providing the primary account's information from the credit card processing system to the secure database so that the secure database can setup a second primary account that corresponds to the account in the credit card processing system.* (See at least Fig. 8, labels 5, 6)

Therefore, it would have been obvious to one of ordinary skill in the art at the time of

the invention was made to modify the Walker's method of anonymous transaction as

taught by Breck's system to setup a anonymous credit card processing system on a

secure database to secure the real identity of the applicant. This would greatly

increase the security of the identity.

As per Claim 16:

The combination of Walker /Breck discloses the limitations as shown in the rejections above.

Furthermore, **Breck as shown, also discloses the following limitations:**

- *Receiving the security stub with a password and a first document tracking number;* (See at least Fig. 1, label 15, Paragraphs 0054, 0072, 0087-91)

- *Receiving the credit card application with a source of credit information and a second document tracking number that corresponds to the first document tracking number on the security stub;* (See at least Fig. 1, label 15, Paragraphs 0072+)

- *Creating the relationship between the alias account and the primary account based on the first and second document tracking number.* (See at least Paragraphs 0072+)

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify the Walker's method of anonymous transaction as taught by Breck's system to encode different documents with combination of tracking numbers to effectively track and manage plurality of documents across multiple accounts.

As per Claim 17:

The combination of Walker /Breck discloses the limitations as shown in the rejections above.

Furthermore, **Breck as shown, also discloses the following limitations in view of Buchanan et al. (hereinafter "Buchanan"); (US 5,950,179).**

- *Creating a first credit line for the primary account on the credit card processing system;* (See at least Paragraphs 0104)

- *Transmitting an indication of the first credit line from the credit card processing system to the secure database;* (See at least Fig.11, label 6)

- *Receiving the indication of the first credit line at the secure database and apportioning the fast credit line and* (See at least Paragraphs 0104)

- *Assigning a second credit line to the primary account and a third credit line to the alias account; and* (See at least Fig. 11, labels 5, 91)

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify the Walker's method of anonymous transaction as taught by Breck's system to add an ability to create multiple credit lines to accounts in the credit card processing system to gives the users the flexibility to anonymously create credit lines.

However, Walker/Breck does not disclose the following limitations, but Buchanan however as shown, does:

- *Transmitting a message reflecting the second credit line back to the credit card processing system to replace the first credit line as a new credit line associated with the primary account.* (See at least Fig. 2, labels 48, 92)

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify the Walker/Breck's method of anonymous transaction as taught by Buchanan's method to give the anonymous users the flexibility to transmit and quickly change credit line in the credit card processing system .

As per Claim 18:

The combination of Walker /Breck discloses the limitations as shown in the rejections above. Furthermore, **Breck as shown, also discloses the following limitations:**

- *Combining the second primary account and the second alias account into a new account; and* (See at least Paragraphs 0013-0015)

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify the Walker's method of anonymous transaction as

taught by Breck's system to give the anonymous users the flexibility to quickly create new account by combining secondary accounts (alias/primary) together once it is needed.

However, Breck does not disclose the following limitations, but Buchanan however as shown, does:

- *Closing the primary or alias account on the credit card processing system;* (See at least Fig. 1, label 38)

- *Transmitting an indication to the secure database that the primary or alias account has been closed;* (See at least Fig. 2, labels 42, 44)

- *Receiving the indication at the secure database that the primary or alias account has been closed and in response to receiving the indication;* (See at least Fig. 2, labels 58, 44)

- *Transmitting the new account to the credit card processing system* (See at least Fig. 2, label 84)

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify the Walker/Breck's method of anonymous transaction as taught by Buchanan's method to give the anonymous users the flexibility to quickly close the primary accounts (alias/primary) once the accounts are not needed.

17. Claims 10, 19-29, 31 are rejected under 35 U.S.C. 103(a) as being unpatentable over Walker (US 5,794,207) in view of Ginter (US 6,237,786 B1).

As per Claim 10:

Walker discloses the limitations as shown in the rejections above. But, **Walker as shown does not discloses the following limitation, but Ginter does:**

- *Second party is a child under age of majority.* (See at least Page 271, Line 41+)

Therefore, it would have been obvious to one of ordinary skill in the art at the time of
the invention was made to modify the Walker's method of anonymous transaction as
taught by Ginter's method to allow the under aged majority to be anonymous so their
identity would be hidden. This would greatly increase the security of the identity of the
minor.

As per Claim 19:

Walker discloses the limitations as shown in the rejections above. But, **Walker as shown does
not discloses the following limitation, but Ginter does:**

- *Second party is a child under the age of majority.* (See at least Column 271, Line
  41)

Therefore, it would have been obvious to one of ordinary skill in the art at the time of
the invention was made to modify the Walker's method of anonymous transaction as
taught by Ginter's method to allow the under aged majority to be anonymous so their
identity would be hidden. This would greatly increase the security of the identity of the
minor.

As per Claim 20:

The combination of Walker /Ginter discloses the limitations as shown in the rejections above.
Furthermore, **Ginter as shown, also discloses the following limitations:**

- *Transaction includes the purchase only of one or more predetermined types of
  items.* (See at least Column 12, Lines 23+)

Therefore, it would have been obvious to one of ordinary skill in the art at the time of
the invention was made to modify the Walker's method of anonymous transaction as
taught by Ginter's method to set a range of specific items to be purchased. This will
effectively restrict the user from buying unnecessary items.

As per Claim 21:

The combination of Walker /Ginter discloses the limitations as shown in the rejections above.

Furthermore, **Ginter as shown, also discloses the following limitations:**

- *Indication provided does not authorize the transaction when the transaction includes a purchase of an item other than a item that has been predetermined by an adult to be eligible for purchase by the child.* (See at least Column 324, Lines 11+)

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify the Walker's method of anonymous transaction as taught by Ginter's method to restrict the under aged majority to only purchase items that are approved by adults. This will prevent children from purchasing inappropriate items.

As per Claim 22:

The combination of Walker /Ginter discloses the limitations as shown in the rejections above.

Furthermore, **Ginter as shown, also discloses the following limitations:**

- *Predetermined items are made available for purchase by the child via a website.* (See at least Column 285, Lines 45+); (See at least Column 271, Lines 41+)

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify the Walker's method of anonymous transaction as taught by Ginter's method to allow children to use the website to quickly and accurately purchase the predetermined items.

As per Claim 23:

The combination of Walker /Ginter discloses the limitations as shown in the rejections above.

Furthermore, **Ginter as shown, also discloses the following limitations:**

- *Transaction comprising a purchase of an item from a predetermined website is authorized by the indication provided.* (See at least Column 285, Lines 45+); (See at least Column 271, Lines 41+)

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify the Walker's method of anonymous transaction as taught by Ginter's method to allow anonymous users to use the predetermined website to quickly and accurately purchase the items.

As per Claim 24:

The combination of Walker /Ginter discloses the limitations as shown in the rejections above. Furthermore, **Ginter as shown, also discloses the following limitations:**

- *Wherein an area of the website in which particular predetermined items are offered for purchase are password protected.* (See at least Column 324, Lines 11+)

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify the Walker's method of anonymous transaction as taught by Ginter's method to password protect particular predetermined items to further protect anonymous users from purchasing unnecessary and inappropriate items.

As per Claim 25:

The combination of Walker /Ginter discloses the limitations as shown in the rejections above. Furthermore, **Ginter as shown, also discloses the following limitations:**

- *Wherein a password is provided to the child by an adult, thereby enabling the child to enter the website area for purchase of a particular predetermined item.* (See at least Column 324, Lines 11+)

Therefore, it would have been obvious to one of ordinary skill in the art at the

time of the invention was made to modify the Walker's method of anonymous transaction as taught by Ginter's method to only allow adult to provide the password to the child for entering the website. This would restrict the child from entering inappropriate websites to purchase a particular predetermined item.

As per Claim 26:

The combination of Walker /Ginter discloses the limitations as shown in the rejections above. Furthermore, **Ginter as shown, also discloses the following limitations:**

- *Entity that maintains the website is an internet service provider.* (See at least Column 97, Lines 42+); (See at least Column 285, Lines 47+)

  Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify the Walker's method of anonymous transaction as taught by Ginter's method to allow internet service provider to maintain the entity of the website to efficiently administer the website at the same time.

As per Claim 27:

The combination of Walker /Ginter discloses the limitations as shown in the rejections above. Furthermore, **Ginter as shown, also discloses the following limitations:**

- *Transaction comprises payment by the second party with a credit card.* (See at least Column 271, Lines 41+)

  Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify the Walker's method of anonymous transaction as taught by Ginter's method to allow the anonymous users to make a transaction with a credit card to quickly and safely make a payment.

As per Claim 28:

The combination of Walker /Ginter discloses the limitations as shown in the rejections above. Furthermore, **Ginter as shown, also discloses the following limitations:**

- *Transaction comprises payment by the second party with a debit card.* (See at least Column 240, Lines 10+)

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify the Walker's method of anonymous transaction as taught by Ginter's method to allow the anonymous users to make a transaction with a debit card to quickly and safely make a payment.

As per Claim 29:

The combination of Walker /Ginter discloses the limitations as shown in the rejections above. Furthermore, **Ginter as shown, also discloses the following limitations:**

- *Transaction comprises payment by the second party with a prepaid gift card.* (See at least Column 249, Lines 63+)

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify the Walker's method of anonymous transaction as taught by Ginter's method to allow the anonymous users to make a transaction with a gift card to quickly and safely make a payment.

As per Claim 31:

Walker discloses the limitations as shown in the rejections above. But, **Walker as shown does not discloses the following limitation, but Ginter does:**

- *Allowing parental restrictions on the types of transactions performed.* (See at least Column 271, Lines 41+)

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify the Walker's method of anonymous transaction as taught by Ginter's method to restrict the under aged majority to only go into

transactions that are approved by adults. This will prevent children from getting involved in wrong types of transactions.

Conclusion

Any inquiry of a general nature or relating to the status of this application or concerning this communication or earlier communications from the Examiner should be directed to **Edward Chang** whose telephone number is **571.570.3092.** The Examiner can normally be reached on Monday-Friday, 9:30am-5:00pm. If attempts to reach the examiner by telephone are unsuccessful, the Examiner's supervisor, **James A. Reagan** can be reached at **571.272.6710**.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://portal.uspto.gov/external/portal/pair <http://pair-direct.uspto.gov >. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at **866.217.9197** (toll-free).

Any response to this action should be mailed to:

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or faxed to **571-273-8300**.

Hand delivered responses should be brought to the **United States Patent and Trademark Office Customer Service Window**:

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Alexandria, VA 22314.

December 12, 2007
/Edward Chang/ Examiner, Art Unit 4143
/James A. Reagan/Supervisory Patent Examiner, Art Unit 4143